

**CARROLLTON BANCORP**

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	02/13/2009	1469800	1		
Selected balance and off-balance sheet items					
	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$365	\$366	0.1%		
Loans	\$297	\$307	3.1%		
Construction & development	\$29	\$23	-19.9%		
Closed-end 1-4 family residential	\$81	\$111	37.4%		
Home equity	\$36	\$34	-6.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	0.9%		
Commercial & Industrial	\$29	\$20	-32.5%		
Commercial real estate	\$109	\$107	-1.4%		
Unused commitments	\$47	\$41	-13.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$15	\$11	-27.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$9	-31.6%		
Cash & balances due	\$16	\$19	23.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$72	\$108	50.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$75	\$100	32.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$333	\$332	-0.3%		
Deposits	\$316	\$325	2.8%		
Total other borrowings	\$11	\$2	-83.3%		
FHLB advances	\$11	\$2	-83.3%		
Equity					
Equity capital at quarter end	\$32	\$34	4.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.7%	--		
Tier 1 risk based capital ratio	10.4%	10.7%	--		
Total risk based capital ratio	11.7%	12.0%	--		
Return on equity <sup>1</sup>	8.1%	3.9%	--		
Return on assets <sup>1</sup>	0.7%	0.4%	--		
Net interest margin <sup>1</sup>	4.2%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	118.4%	117.1%	--		
Loss provision to net charge-offs (qtr)	2000.0%	63.7%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.3%	0.0%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.4%	0.5%	0.0%	0.1%	--
Home equity	1.4%	0.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.3%	--
Commercial & Industrial	0.5%	0.1%	0.0%	0.0%	--
Commercial real estate	0.5%	3.0%	0.0%	0.0%	--
Total loans	1.3%	1.3%	0.0%	0.1%	--